

IN THE UNITED STATES BANKRUPTCY COURT  
 NORTHERN DISTRICT OF TEXAS  
 WICHITA FALLS DIVISION

IN RE:

RONALD MYRON CANTU

CASE NO: 13-70427-HDH-13

HEARING DATE: 8/20/2014

HEARING TIME: 10:00 AM

**TRUSTEE'S RECOMMENDATION CONCERNING CLAIMS, OBJECTION TO CLAIMS AND  
 PLAN MODIFICATION (if required)**

NOW COMES Robert B. Wilson, Chapter 13 Trustee, and files this Proposed Trustee's Recommendation Concerning Claims and Plan Modification (if required) in accordance with Bankruptcy Rule 3007 and General Order 2010-01 and would respectively show unto to the Court as follows:

**I.**

**OBJECTION -- NO PROOF OF CLAIM FILED**

The following creditors were scheduled by the Debtor(s). No Proof of Claim has been filed by them or on their behalf, as required by Bankruptcy Rule 3002(a). The bar date for filing claims pursuant to Bankruptcy Rule 3002(c) has passed. Therefore the claims should be DISALLOWED.

| Trustee Clm# | Creditor Name            | Scheduled Amount | Trustee Clm# | Creditor Name            | Scheduled Amount |
|--------------|--------------------------|------------------|--------------|--------------------------|------------------|
| 011 0 U      | CAPITAL ONE BANK         | \$33.00          | 013 0 U      | CHASE                    | \$1,046.00       |
| 014 0 U      | CHASE                    | \$730.00         | 017 0 U      | DISH NETWORK             | \$52.00          |
| 024 0 U      | GREAT PLAINS LENDING     | \$200.00         | 025 0 U      | HSBC BANK                | \$35.00          |
| 028 0 U      | MOBILE LOANS LLC         | \$483.00         | 029 0 U      | ONEMAIN FINANCIAL        | \$3,662.00       |
| 030 0 U      | PORTFOLIO RECOVERY ASSOC | \$710.26         | 031 0 U      | PORTFOLIO RECOVERY ASSOC | \$712.91         |
| 032 0 U      | RISE                     | \$115.14         | 033 0 U      | SOUTHWESTERN BELL        | \$50.00          |

**II.**

**SPECIFIC OBJECTIONS**

No Objections

**III.**

**TRUSTEE'S RECOMMENDATIONS CONCERNING ALLOWED CLAIMS**

The Trustee hereby recommends the ALLOWANCE of the following claims for the amount and in the class as listed below.

| Trustee Claim # | Creditor      | Collateral / Description | Claim Amount | Value       | %     | Term | Paid / Treated           |
|-----------------|---------------|--------------------------|--------------|-------------|-------|------|--------------------------|
| 008 0           | 1ST INVESTORS | 2011 TUNDRA              | \$31,724.96  | \$31,724.96 | 6.00% | 60   | \$658.96 PAID BY TRUSTEE |

**UNSECURED GENERAL CREDITORS**

| Trustee Clm# | Creditor Name                | Claim Amount | Trustee Clm# | Creditor Name              | Claim Amount |
|--------------|------------------------------|--------------|--------------|----------------------------|--------------|
| 009 0 U      | PRA RECEIVABLES MANAGEMENT   | \$1,567.67   | 010 0 U      | CAPITAL ONE BANK NA        | \$802.65     |
|              | PURCHASES/CAPITAL ONE        |              |              | PURCHASES                  |              |
| 012 0 U      | CITIBANK NA                  | \$1,919.16   | 015 0 U      | LVNV FUNDING               | \$280.00     |
|              | PURCHASES/BEST BUY           |              |              | PURCHASES/CREDIT ONE BANK  |              |
| 016 0 U      | RESURGENT CAPITAL SERVICES   | \$3,246.80   | 018 0 U      | PREMIER BANKCARD /CHARTER  | \$752.10     |
|              | PURCHASES/DELL               |              |              | PURCHASES                  |              |
| 019 0 U      | PRA RECEIVABLES MANAGEMENT   | \$1,031.59   | 020 0 U      | PRA RECEIVABLES MANAGEMENT | \$1,433.74   |
|              | PURCHASES/CHEVRON AND TEXACO |              |              | PURCHASES/JC PENNEY        |              |

|           |  |            |           |  |            |
|-----------|--|------------|-----------|--|------------|
| 021 0 U   | PRA RECEIVABLES MANAGEMENT                                 | \$2,529.40 | 022 0 U   | PRA RECEIVABLES MANAGEMENT                     | \$299.62   |
|           | <i>PURCHASES/GE CAPITAL RETAIL BANK SAMS CLUB DISCOVER</i> |            |           | <i>PURCHASES/GE CAPITL RETAIL BANK WALMART</i> |            |
| 023 0 U   | GINNYS   | \$431.83   | 026 0 U   | MASON  | \$123.55   |
|           | <i>PURCHASES</i>   |            |           | <i>LOAN</i>                                    |            |
| 027 0 U   | RESURGENT CAPITAL SERVICES                                 | \$1,527.36 | 034 0 U   | GETTING (ISSUED BY WEBBANK)                    | \$1,321.22 |
|           | <i>PURCHASES/MERRICK BANK CORP</i>                         |            |           | <i>PURCHASES/GETTINGTON WEBBANK</i>            |            |
| 038 0 U * | RJM ACQUISITIONS FUNDING LLC                               | \$758.02   | 040 0 U * | STONEBERRY                                     | \$179.78   |
|           | <i>PURCHASES/FINGERHUT</i>                                 |            |           | <i>PURCHASES</i>                               |            |
|           | <i>Not provided for in confirmed plan.</i>                 |            |           | <i>Not provided for in confirmed plan.</i>     |            |
| 044 0 U * | ALTAIR OH XIII LLC   | \$4,662.50 |           |  |            |
|           | <i>PURCHASES/CITIBANK</i>                                  |            |           |  |            |
|           | <i>Not provided for in confirmed plan.</i>                 |            |           |  |            |

If the Trustee's recommendation concerning any claim differs from the amount indicated in a creditor's Proof of Claim, the recommendation is deemed an objection to such claim. Unless a timely reponse or objection is filed contesting the Trustee's recommendation, the objection will be sustained and such claim will be allowed only in the amount and in the class indicated.

Any proposed changes by the Debtor that extends the term or lowers the interest rate as to any secured claim contained in the confirmed Plan must be set out in a Debtor's Objection or Response to the Trustee's Recommendation Concerning Claims and noticed to the affected creditor in the absence of a letter agreement between the Debtor and the affected creditor.

#### IV.

#### **TRUSTEE'S PLAN MODIFICATION**

Pursuant to 11 U.S.C. Section 1329, and in accordance with General Order 2010-01 Section 8, the Trustee requests the following Modification of Debtor's(s') Confirmed Plan, subject to feasibility herein:

Trustee's Modification is as follows:

Debtor shall make 9 monthly payments of \$1,028.00 beginning December 2013 and 51 monthly payments of \$1,198.00 beginning September 2014 for a total plan contribution of \$70,350.00.

/s/ Marc McBeath

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Robert B. Wilson Bar#:21715000  
Chapter 13 Trustee  
Marc McBeath Bar#:13328600  
Staff Attorney

IF AN OBJECTION IS FILED, A HEARING WILL BE HELD 8/20/2014 AT 10:00 AM CONCERNING THE TRUSTEE'S RECOMMENDATION CONCERNING CLAIMS, OBJECTION TO CLAIMS AND PLAN MODIFICATION (IF REQUIRED) (TRCC) AT THE FOLLOWING LOCATION:

VIDEO: US COURTHOUSE ROOM 208, 10TH & LAMAR STREETS, WICHITA FALLS, TEXAS 76301

A PRE-HEARING CONFERENCE WITH THE TRUSTEE SHALL BE HELD AT:

US COURTHOUSE ROOM 208, 10TH & LAMAR STREETS, WICHITA FALLS, TEXAS 76301

AT 8:30am. ALL PARTIES ARE REQUIRED TO ATTEND THE PREHEARING CONFERENCE. ANY OBJECTIONS TO THE PLEADINGS NOT RESOLVED OR DEFAULTED AT THE PRE-HEARING CONFERENCE WILL BE HEARD BY THE COURT AT THE HEARING DATE AND TIME ABOVE. TO BE CONSIDERED, ANY OBJECTION OR RESPONSE MUST BE MADE IN WRITING, SERVED ON ALL EFFECTED CREDITORS AND FILED WITH THE COURT WITHIN THIRTY (30) DAYS FROM THE DATE OF SERVICE.

PURSUANT TO GENERAL ORDER 2010-01 SECTION 8(C), UNLESS AN OBJECTION IS TIMELY FILED AS TO THE TREATMENT OF ANY CLAIM OR MODIFICATION, THE CLAIM OR MODIFICATION WILL BE ALLOWED OR APPROVED AS DESCRIBED IN THE TRCC AND SUCH TREATMENT WILL BE FINAL AND BINDING ON ALL PARTIES.

/s/ Marc McBeath

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Robert B. Wilson Bar#:21715000

Chapter 13 Trustee

Marc McBeath Bar#:13328600

Staff Attorney

I hereby certify that a copy of the foregoing Trustee's Recommendation Concerning Claims, Objection to Claims and Plan Modification (if required) and Notice of Hearing and Pre-Hearing Conference on Trustee's Recommendation Concerning Claims, Objection to Claims and Plan Modification (if required) was this date served on the following parties electronically or at the addresses listed below by U.S. First Class mail:

Date: 6/27/2014

/s/ Marc McBeath

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Robert B. Wilson Bar#:21715000  
Chapter 13 Trustee  
Marc McBeath Bar#:13328600  
Staff Attorney

1ST INVESTORS 380 INTERSTATE NORTH PARKWAY SUTIE 300 ATLANTA GA 30339  
ALTAIR OH XIII LLC C/O WEINSTEIN PINSON AND RILEY PS 2001 WESTERN AVENUE STE 400 SEATTLE WA 98121  
ALTAIR OH XIII LLC C/O WEINSTEIN PINSON AND RILEY PS PO BOX 3978 SEATTLE WA 98124  
CAPITAL ONE BANK ATTN: BANKRUPTCY DEPT PO BOX 30285 SALT LAKE CITY UT 84130  
CAPITAL ONE BANK NA BY AMERICAN INFOSOURCE LP PO BOX 71083 CHARLOTTE NC 28272  
CAPITAL ONE BANK PO BOX 26625 RICHMOND VA 23261  
CAPITAL ONE BANK PO BOX 5253 CAROL STREAM IL 60197  
CAPITAL ONE- BESTBUY PO BOX 790441 SAINT LOUIS MO 63179  
CHASE PO BOX 15298 WILMINGTON DE 19850  
CITIBANK NA 701 EAST 60TH STREET NORTH SIOUX FALLS SD 57117  
CITIBANK NA PAYMENT CENTER 4740 121ST ST URBANDALE IA 50323  
CREDIT ONE BANK PO BOX 98873 LAS VEGAS NV 89193  
DELL FINANCIAL SERVICES DELL FINANCIAL SERVICES ATTN BANKRUPTCY PO BOX 81577 AUSTIN TX 78708  
DELL FINANCIAL SERVICES PO BOX 81577 AUSTIN TX 78708  
DISH NETWORK PO BOX 7203 PASADENA CA 91109  
FIRST INVESTORS SERVICING CORPORATION C/O REAGAN MCLAIN & HATCH LLP 6060 NORTH CENTRAL EXPWAY SUITE 690 DALLAS TX 75206  
FIRST PREMIER BANK 3820 N LOUISE AVE SIOUX FALLS SD 57107  
GECRB/CHEVRON ATTENTION: BANKRUPTCY PO BOX 103104 ROSWELL GA 30076  
GECRB/JC PENNY ATTENTION: BANKRUPTCY PO BOX 103104 ROSWELL GA 30076  
GECRB/SAMS CLUB GECRB/SAMS CLUB PO BOX 103104 ROSWELL GA 30076  
GEMB/WALMART ATTN: BANKRUPTCY PO BOX 103104 ROSWELL GA 30076  
GETTING (ISSUED BY WEBBANK) 6250 RIDGEWOOD ROAD ST CLOUD MN 56303  
GINNYS 1112 7TH AVE MONROE WI 53566  
GINNYS C/O CREDITORS BANKRUPTCY SERVICE PO BOX 740933 DALLAS TX 75374  
GREAT PLAINS LENDING 2274 S 1300 EAST STE G-15 #374 SALT LAKE CITY UT 84106  
HSBC BANK PO BOX 30253 SALT LAKE CITY UT 84130  
INTERNAL REVENUE SERVICE PO BOX 7317 PHILADELPHIA PA 19101  
INTERNAL REVENUE SERVICE PO BOX 7346 PHILADELPHIA PA 19101  
JC PENNEY PO BOX 533 DALLAS TX 75221  
LVNV FUNDING C/O RESURGENT CAPITAL SERVICES PO BOX 10587 GREENVILLE SC 29603  
MASON C/O CREDITORS BANKRUPTCY SERVICE PO BOX 740933 DALLAS TX 75374  
MASON EASY-PAY PO BOX 2808 MONROE WI 53566  
MERRICK BK ATTN: BANKRUPTCY PO BOX 9201 OLD BETHPAGE NY 11804  
MOBILE LOANS LLC PO BOX 4109 MARKSVILLE LA 71351  
ONEMAIN FINANCIAL PO BOX 499 HANOVER MD 21076  
PORTFOLIO RECOVERY ASSOC PO BOX 12914 NORFOLK VA 23541  
PORTFOLIO RECOVERY ASSOCIATES LLC PO BOX 41067 NORFOLK VA 23541  
PRA RECEIVABLES MANAGEMENT PORTFOLIO REC ASSOC PO BOX 41067 NORFOLK VA 23541  
PRA RECEIVABLES MANAGEMENT PORTFOLIO RECOVERY ASSOC PO BOX 12914 NORFOLK VA 23541  
PREMIER BANKCARD /CHARTER PO BOX 2208 VACAVILLE CA 95696  
RESURGENT CAPITAL SERVICES PO BOX 10368 GREENVILLE SC 29603  
RESURGENT CAPITAL SERVICES PO BOX 10390 GREENVILLE SC 29603  
RESURGENT CAPITAL SERVICES PO BOX 10587 GREENVILLE SC 29603  
RISE 4150 INTERNATIONAL PLAZA SUITE 400 FORT WORTH TX 76109  
RJM ACQUISITIONS FUNDING LLC 575 UNDERHILL BLVD STE 224 SYOSSET NY 11791  
RONALD MYRON CANTU 139 W HURON CIR NOCONA TX 76255  
SOUTHWESTERN BELL PO BOX 930170 DALLAS TX 75242  
STONEBERRY C/O CREDITORS BANKRUPTCY SERVICE PO BOX 740933 DALLAS TX 75374  
UNITED STATES ATTORNEY 801 CHERRY STREET UNIT 4 FT WORTH TX 76102  
US ATTORNEY ATTORNEY IN CHARGE 1100 COMMERCE STREET SUITE 300 DALLAS TX 75242  
US ATTORNEY GENERAL 10TH ST & CONSTITUTION AVE WASHINGTON DC 20530  
WEBBANK-GETTINTON 6250 RIDEWOOD ROA SAINT CLOUD MN 56303